

Information to identify the case:

Debtor 1:	Frank T. Bitsko	Social Security number or ITIN: xxx-xx-8354
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	Susan J. Bitsko	Social Security number or ITIN: xxx-xx-7014
(Spouse, if filing)	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 1/12/24
Case number:	24-10317-CMG	

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Frank T. Bitsko	Susan J. Bitsko
2. All other names used in the last 8 years		
3. Address	4 Maple Lane Howell, NJ 07731	4 Maple Lane Howell, NJ 07731
4. Debtor's attorney Name and address	Peter Broege Broege, Neumann, Fischer & Shaver 25 Abe Voorhees Drive Manasquan, NJ 08736	Contact phone (732) 223-8484 Email: pbroege@bnfsbankruptcy.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 1/16/24

For more information, see page 2

Debtor Frank T. Bitsko and Susan J. Bitsko

Case number 24-10317-CMG

7. Meeting of creditors	February 8, 2024 at 11:00 AM	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 807 540 1358, Click on JOIN using passcode 8954134040, or call 1-609-766-9830
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting information go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 4/8/24
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/22/24
	Deadline for governmental units to file a proof of claim:	Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.nib.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	
	WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	

In re:
Frank T. Bitsko
Susan J. Bitsko
Debtors

Case No. 24-10317-CMG
Chapter 13

District/off: 0312-3

User: admin

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Date Rcvd: Jan 16, 2024

Form ID: 309I

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Frank T. Bitsko, Susan J. Bitsko, 4 Maple Lane, Howell, NJ 07731-1308
520134104	+ Belgrade Tax Collector's Office, 990 Augusta Road, Belgrade, ME 04917-3834
520134106	+ Beneficiaries of E/O John A. Hawkins, John Albert Ty Hawkins 396 20th Avenue, Brick, NJ 08724-2223
520134107	+ Beneficiaries of E/O John A. Hawkins, Maximillian Jack Hawkins, 403 Barton Avenue, Point Pleasant , NJ 08742-2115
520136534	+ Collin Bitsko, 4 Maple Lane, Howell, NJ 07731-1308
520134113	+ FIG 20, LLC FBO SEC PTY, PO Box 12225, Newark, NJ 07101-3411
520134115	+ Howell Township - Div Code Enforcement, 4567 Route 9 North, 2nd Fl, Howell, NJ 07731-3382

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: pbroege@bnfsbankruptcy.com	Jan 16 2024 22:54:00	Peter Broege, Broege, Neumann, Fischer & Shaver, 25 Abe Voorhees Drive, Manasquan, NJ 08736
tr	Email/Text: bnc@russotrustee.com	Jan 16 2024 22:59:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 16 2024 22:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 16 2024 22:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520134108	Email/Text: rm-bknotices@bridgecrest.com	Jan 16 2024 22:58:00	Bridge Crest, PO Box 842695, Los Angeles, CA 90084-2695
520134109	EDI: CAPITALONE.COM	Jan 17 2024 03:17:00	Capital One, Bankruptcy Claims Servicer, PO Box 30285, Salt Lake City, UT 84130-0285
520134111	Email/PDF: creditonebknotifications@resurgent.com	Jan 16 2024 22:48:10	Credit One Bank, Customer Service PO Box 98873, Las Vegas, NV 89193-8873
520134110	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 16 2024 22:56:00	Cardinal Financial Company, Correspondence - Mail Stop 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
520134112	+ Email/Text: EBN@edfinancial.com	Jan 16 2024 22:56:00	ED Financial Services, LLC, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
520134114	EDI: PHINAMERI.COM	Jan 17 2024 03:17:00	GM Financial, Customer Service PO Box 183593, Arlington, TX 76096-3593
520134116	Email/Text: BankruptcyEast@firstenergycorp.com	Jan 16 2024 22:57:00	JCP&L, Customer Service PO Box 16001,

District/off: 0312-3

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520134117	^ MEBN	Jan 16 2024 22:33:19	Reading, PA 19612-6001
520134118	Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2024 22:48:00	KML Law Group, P.C., Attys for Cardinal Financial Co., 701 Market St, Suite 5000, Philadelphia, PA 19106-1541
520134119	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 16 2024 22:47:38	Merrick Bank, Customer Service PO Box 9201, Old Bethpage, NY 11804-9001
520134120	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2024 22:58:00	Midland Credit Management, Inc, 350 Camino De La Reina, Ste 100, San Diego, CA 92108-3007
520134121	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2024 22:58:00	Midland Credit Managment, 320 E Big Beaver Rd, Ste 300, Troy, MI 48083-1271
520134122	Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2024 22:58:00	Midland Funding, LLC, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
520134123	+ Email/Text: csc.bankruptcy@amwater.com	Jan 16 2024 22:59:00	New Jersey American Water, Customer Service PO Box 2798, Camden, NJ 08101-2700
520134125	EDI: PRA.COM	Jan 17 2024 03:17:00	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
520134128	Email/Text: signed.order@pfwattorneys.com	Jan 16 2024 22:56:00	Pressler Felt & Warshaw, LLP, Attys For Capital One #B176214, 7 Entin Rd, Parsippany, NJ 07054-5020
520134127	Email/Text: signed.order@pfwattorneys.com	Jan 16 2024 22:56:00	Pressler Felt & Warshaw, LLP, Attys For Midland Credit #B307855, 7 Entin Rd, Parsippany, NJ 07054-5020
520134126	Email/Text: signed.order@pfwattorneys.com	Jan 16 2024 22:56:00	Pressler Felt & Warshaw, LLP, Attys For Midland Funding #B197668, 7 Entin Rd, Parsippany, NJ 07054-5020
520134129	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2024 22:48:21	Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
520134124	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 16 2024 22:56:00	NJ Division of Taxation, Bankruptcy Section PO Box 245, Trenton, NJ 08646-0245
520134130	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jan 16 2024 23:08:03	Secretary of Housing & Urban Development, For Partial Claim Mtgs 451 Seventh St SW, Washington, DC 20410-0002
520134131	+ Email/Text: taxcollections@twp.howell.nj.us	Jan 16 2024 22:59:00	Township of Howell - Tax Collector, 4567 Route 9 North, 2nd Fl, Howell, NJ 07731-3382
520135691	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jan 16 2024 23:08:03	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520134132	+ EDI: LCIUPSTART	Jan 17 2024 03:17:00	Upstart Network Inc., PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520134105	##+	Beneficiaries of E/O John A. Hawkins, Sara Hawkins 10 Autumntide Dr #1000, Lakewood, NJ 08701-7523

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0312-3

User: admin

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Date Recd: Jan 16, 2024

Form ID: 309I

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Peter Broege	on behalf of Debtor Frank T. Bitsko pbroege@bnfsbankruptcy.com g1580@notify.cincompass.com;pbroege.peterj.b127774@notify.bestcase.com
Peter Broege	on behalf of Joint Debtor Susan J. Bitsko pbroege@bnfsbankruptcy.com g1580@notify.cincompass.com;pbroege.peterj.b127774@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4